



MRZ 8980
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of David C. Carrithers et al.
Serial No. 09/399,597
Filed September 20, 1999
Confirmation No. 2447
For DEBIT CARD SYSTEM AND METHOD FOR IMPLEMENTING INCENTIVE
AWARD PROGRAM

#9

April 12, 2002

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SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

In accordance with 37 C.F.R. 1.97 and 1.98 and MPEP 609, and in compliance with the duty of disclosure set forth in 37 C.F.R. 1.56, applicants submit copies of the references listed on the attached PTO/SB/08A for consideration by the Patent and Trademark Office in the above-entitled application and to be made of record therein.

I certify that each item contained in this statement was first cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this statement.

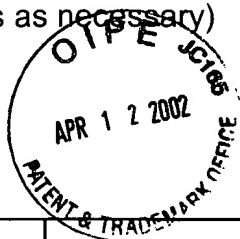
Respectfully submitted,

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PTO/SB/08A				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)				Application Number	09/399,597
				Filing Date	September 20, 1999
				Confirmation Number	2447
				First Named Inventor	David C. Carrithers
				Group Art Unit	2162
				Examiner Name	Mussie Tesfamariam
Sheet	1	of	1	Attorney Docket No.	MRZ 8980



U.S. PATENT DOCUMENTS							
Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY		
		Number	Kind Code ² (if known)				
	P30	5,223,699	B1	Flynn et al.	06-29-1993		
	P31	5,255,182	B1	Adams	10-19-1993		
	P32	5,256,863	B1	Ferguson et al.	10-26-1993		
	P33	5,321,243	B1	Groves et al.	06-14-1994		
	P34	5,336,870	B1	Hughes et al.	08-09-1994		
FOREIGN PATENT DOCUMENTS							
Examiner Initials*	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	T ⁶
		Office	Number ⁴	Kind Code ² (if known)			
	F14	PCT	WO89/11130	A1	Humble	11-16-1989	
	F15	GB	2,274,349	A	HTEC Limited	07-20-1994	
OTHER ART - NON PATENT LITERATURE DOCUMENTS							
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.					T ⁶
	D21	European Search Report, Application No. 96909769.0, March 28, 2002					

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Examiner Signature		Date Considered	
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¹Unique citation designation number. ²See attached Kinds of U.S. Patent Documents. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached or place an "A" here if English language abstract is attached..

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